

EXHIBIT F

optionsXpress

Member NASD • SIPC

Name: **LINDA ANN HALE REVOCABLE LIVING TRUST**Account #: **4097-8278+****9/21/2000****FEE PAYMENT & LIMITED TRADING AUTHORIZATION**

Trading Authorization: The undersigned ("Customer" or "I") hereby authorizes the person designated below as Customer's agent and attorney-in-fact ("Agent") with respect to Customer's Account ("Account") at optionsXpress, Inc. ("optionsXpress") to buy, sell (including short sales), exchange, convert, tender, trade or otherwise acquire or dispose of stocks, bonds and any other securities on margin or otherwise for Customer's Account.

This authorization also includes the discretion, power and authority to purchase and/or sell options contracts (exchange traded or over-the-counter, puts, calls, etc.), to open new option positions or close existing positions, to exercise options contracts, to sell options contracts either as a covered or uncovered writer, and to make agreements relating to the same.

Customer hereby agrees to indemnify and hold optionsXpress harmless from, and pay optionsXpress promptly on demand, any and all losses arising there from or debt balance due there on, in all such transactions, optionsXpress is authorized to follow the instructions of Agent in every respect concerning Customer's Account and, except as herein otherwise provided, Agent is authorized to act for Customer in the same manner and with the same force and effect as Customer might or could do with respect to such transactions, as well as with respect to all other things necessary or incidental thereto, except that Agent is not authorized to withdraw any money, securities, or other property either in the name of Customer or otherwise.

Customer hereby ratifies and confirms any and all transactions with optionsXpress heretofore or hereafter made by Agent on behalf of or for Customer's Account. In connection with this authorization of Agent, Customer represents and warrants that Customer is prepared to take short-term profits or losses, in the event of the above described options transactions. Customer understands that, due to the short-term nature of options, Agent may trade options to a greater degree than stocks and/or bonds and that Customer will be charged a commission each time a trade is effected. Customer further understands that option trading has a number of inherent risks connected therewith and Customer is fully prepared financially to undertake such risks. Customer further understands that Agent may buy and sell securities for Agent's own account and/or act as agent for other persons in such transactions. Customer understands that the same security will not always be bought or sold for the same price for each account.

OptionsXpress is directed to follow the instructions of Agent, who shall be solely responsible for suitability of investments, timing of purchases and sales and all related matters. Customer agrees that the authorization and indemnity herein are in addition to (and in no way limit or restrict) any rights which optionsXpress may have under any other agreements between optionsXpress and Customer.

Authorization to Pay Fees by Debit: If I have indicated below that I wish optionsXpress, its agents or assigns to pay management fees directly to Advisor, I authorize optionsXpress to pay Advisor's management fees from my account, no more than monthly, to the extent that cash is available in the account, as invoiced by Advisor. optionsXpress, its agents or assigns, may rely on the invoices submitted by Advisor, and optionsXpress will have no responsibility to calculate or verify fees so invoiced as I have the responsibility.

Role of optionsXpress and its clearing agent: - I acknowledge and agree that:

- > optionsXpress and/or its clearing agent will merely effect transactions as directed by Advisor;
- > optionsXpress and/or its clearing agent will not give investment advice to me or to Advisor;
- > I am responsible for investigating and selecting Advisor (and not optionsXpress or its clearing agent);

- Advisor is not affiliated with, controlled, or employed by optionsXpress or its clearing agent and neither optionsXpress nor its clearing agent have approved, recommended, or endorsed Advisor;
- optionsXpress and/or its clearing agent have no duty to supervise or monitor trading by Advisor in my Account. I am responsible for reviewing and monitoring trading in my account.

optionsXpress may send me written or electronic confirmations of my trades executed through optionsXpress, Inc. and written or electronic statements of all activity in my account. Statements will be sent monthly if my account is active and quarterly if my account is inactive. If Advisor or any of Advisor's employees is associated with a member of the National Association of Securities Dealers, Inc. NYSE or affiliates, optionsXpress is authorized to deliver information concerning my account, including duplicate confirmations and account statements, to such member upon written request.

Termination of Authority: Customer further agrees that this authorization and indemnity shall remain in full force and effect until a written notice of revocation is received by optionsXpress at its main office in Chicago, Illinois, but such revocation shall not effect any liability in any way resulting from transactions initiated prior to such revocation.

Indemnification: I agree to indemnify and hold harmless optionsXpress and its clearing agent, their successors or affiliates, and their directors, officers, employees, and agents from and against all claims, actions, costs, and liabilities, including attorney's fees, arising out of or relating to:

- their reliance on this Fee Payment and Limited Trading Authorization
- their executions of Advisor's instructions.

Nothing herein shall confer any rights to Advisor against optionsXpress or its clearing agent

Additional Terms: This Agreement shall not be in effect until accepted by optionsXpress in Chicago, Illinois; shall be deemed to be made in Chicago, Illinois; shall be governed by the laws of the State of Illinois; and shall be binding upon Customer's heirs, successors, assigns, executors, administrators and conservators and shall inure to the benefit of optionsXpress successors, by merger, consolidation, name change or otherwise, and assigns, and optionsXpress may transfer Customer's Account to any such successors and assigns.

Initial as appropriate

X WT I authorize optionsXpress to deduct my advisors fees from my account as directed by my Advisor.

X WT I authorize optionsXpress to send duplicated confirmations and account statements to my Advisor.

Advisor

Name

Signature

Date

Tim WISE
Tim WISE
11/14/2002

Account Holder

Holder Signature

Co-holder
Signature

Date

X [Signature]
[Signature]
11/14/2002

optionsXpress
MEMBER OF AIG FINANCIAL

Name:

LINDA A. HALE

Account #

4097-8278

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- Advisor is not affiliated with, controlled, or employed by optionsXpress or its clearing agent and neither optionsXpress nor its clearing agent have approved, recommended, or endorsed Advisor;
- optionsXpress and/or its clearing agent have no duty to supervise or monitor trading by Advisor in my Account. I am responsible for reviewing and monitoring trading in my account.

optionsXpress may send me written or electronic confirmations of my trades executed through optionsXpress, Inc. and written or electronic statements of all activity in my account. Statements will be sent monthly if my account is active and quarterly if my account is inactive. If Advisor or any of Advisor's employees is associated with a member of the National Association of Securities Dealers, Inc. NYSE or affiliates, optionsXpress is authorized to deliver information concerning my account, including duplicate confirmations and account statements, to such member upon written request.

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Initial as appropriate

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X TH I authorize optionsXpress to send duplicated confirmations and account statements to my Advisor.

Advisor

Name

TIM WISE

Signature

Tim Wise

Date

11/15/2002

Account Holder

Holder Signature

X Yvonne Ann Hale

Co-holder
Signature

Date

11/15/2002